

FILED  
11/24/21 12:59 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: )  
 ) Case No. 21-21177-GLT  
LAVONNE CLANAGAN )  
 ) Chapter 13  
Debtor(s). )  
X Related to Dkt. No. 14, 39

**ORDER OF COURT**  
**(Check Boxes That Apply)**

- ☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:  
5/25/21
- ☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate Protection \_\_\_\_\_

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$\_\_\_\_\_, beginning \_\_\_\_\_. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  
Wilkinsburg SD CL. #3, Wilkinsburg Boro CL. #4,  
Wilkinsburg Boro Trash CL. #5 & CL. #6, IRS CL. #2, HSBC Bank USA NA
- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined

cl#10

by Trustee to pay the claim in full during the Plan term:

\*Shellpoint CL #8 pd @ 5.0% interest w/ debtor to be responsible for post-petition escrow

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- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- 
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

- 
- ☒ K. Additional Terms and Conditions:  
\*Atty fees based off retainer of \$500  
\*Within 30 days Debtor to implement an WA, ACH or TFS, whichever is applicable

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount

and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and escrow, or Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

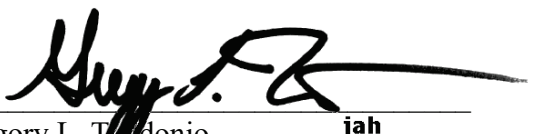
**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

DATED: November 24, 2021

cc: All Parties in Interest to be served by Clerk.

  
\_\_\_\_\_  
Gregory L. T. Donio jah  
United States Bankruptcy Judge

In re:  
Lavonne Clanagan  
Debtor

Case No. 21-21177-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 24, 2021

User: mgut  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2021:**

Recip ID	Recipient Name and Address
db	+ Lavonne Clanagan, 1334 Laketon Road, Pittsburgh, PA 15221-1832
cr	+ Peoples Natural Gas Company, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
cr	+ Wilkinsburg School District and Wilkinsburg Boroug, Tax Division, c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3 Pittsburgh, PA 15235-4441
15374887	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15374892	+ City Co Federal Credit, 220 Grant St, Pittsburgh, PA 15219-2123
15380391	+ Commonwealth of Pennsylvania, Bureau of Program Integrity, Division of 3rd Party Liability, PO Box 8486, Harrisburg, PA 17105-8486
15374895	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
15374896	+ First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15380398	+ IRS, PO Box 742562, Cincinnati, OH 45274-2562
15385760	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15374898	+ Keybank/usb Cc, Attn: Bankruptcy, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
15380402	+ MBM Collections, LLC, Maiello, Brungo & Maiello (Tax Division), Foxpointe 11, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15380401	+ Maiello, Brungo & Maiello, Foxpointe 11, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15374902	+ Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
15374903	+ Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
15380407	+ Turtle Creek Valley COG, PO Box 778, Monroeville, PA 15146-0778
15388063	U.S. Bank National Association, as Trustee, NewRez LLC DBA Shellpoint Mortgage Servi, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
15389917	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15374904	+ Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15383001	+ Wilkinsburg Borough, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15383000	+ Wilkinsburg School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15374886	+ Email/Text: bankruptcy@rentacenter.com	Nov 24 2021 23:13:00	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
15374888	+ Email/PDF: MarletteBKNotifications@resurgent.com	Nov 24 2021 23:22:19	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
15374889	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 24 2021 23:22:18	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15388363	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 24 2021 23:22:28	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15374890	+ Email/Text: bk.notifications@jpmchase.com	Nov 24 2021 23:13:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15374893	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 24 2021 23:22:20	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040

District/off: 0315-2

User: mgut

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Total Noticed: 38

15376735	Email/Text: mrdiscen@discover.com	Nov 24 2021 23:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15374894	+ Email/Text: mrdiscen@discover.com	Nov 24 2021 23:13:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15395035	+ Email/Text: kburkley@bernsteinlaw.com	Nov 24 2021 23:13:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15388565	Email/Text: BKVerification@Ocwen.com	Nov 24 2021 23:13:00	HSBC Bank USA, N.A., as Indenture Trustee for the, PHH Mortgage, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
15380397	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 24 2021 23:13:00	IRS, 1000 Liberty Avenue, Pittsburgh, PA 15222
15374891	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 24 2021 23:22:27	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15385760	+ Email/Text: RASEBN@raslg.com	Nov 24 2021 23:13:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15374899	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 24 2021 23:13:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15404047	Email/PDF: resurgentbknofications@resurgent.com	Nov 24 2021 23:22:29	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15374900	+ Email/Text: BKVerification@Ocwen.com	Nov 24 2021 23:13:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
15374901	+ Email/Text: BKVerification@Ocwen.com	Nov 24 2021 23:13:00	PHH Mortgage Services, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
15395616	+ Email/Text: bncmail@w-legal.com	Nov 24 2021 23:13:00	Prosper Marketplace Inc., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		HSBC Bank USA, N.A., as Indenture Trustee for the
cr		U.S. Bank National Association, as Trustee, as suc
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15380384	*+	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
15380385	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15380386	*+	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
15380387	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15380388	*+	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15380390	*+	City Co Federal Credit, 220 Grant St, Pittsburgh, PA 15219-2123
15380392	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15380393	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15380394	*+	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
15380395	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15374897	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, Department of the Treasury, Cincinnati, OH 45999-0030
15380396	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, Department of the Treasury, Cincinnati, OH 45999-0030
15380389	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA

District/off: 0315-2

User: mgut

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15380399	*+	71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15380400	*+	Keybank/usb Cc, Attn: Bankruptcy, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
15380403	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15380404	*+	Ocwen Loan Servicing, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
15380405	*+	PHH Mortgage Services, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
15380405	*+	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
15380406	*+	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
15380408	*+	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 2 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2021 at the address(es) listed below:**

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Lavonne Clanagan areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Albert G. Reese, Jr.	on behalf of Plaintiff Lavonne Clanagan areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Trustee, as successor to U.S. Bank Trust National Association,as Trustee, which was successor to First Trust National Association, as Trustee, for Home bnicholas@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Wilkinsburg School District and Wilkinsburg Borough jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association as Trustee, as successor to U.S. Bank Trust National Association,as Trustee, which was successor to First Trust National Association, as Trustee, for Home mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor HSBC Bank USA N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-3 wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10